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CLAIMS:

1. A method in a remote computer network for interactively generating leads via a Web-based portal, wherein said remote computer network has at least one client connectable to one or more servers, said method comprising the steps of:

determining if particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria;

recording said lead attributes in a database, in response to determining if said particular user-provided information contains beneficial lead attributes based on said set of predetermined lead criteria; and

periodically reevaluating said lead attributes to determine if said lead attributes can evolve into beneficial leads based on a set of updated lead criteria, if it was previously determined that said particular user-provided information did not contain beneficial lead attributes.

2. The method of claim 1 further comprising the steps of:

generating a lead in response to identifying a beneficial lead attribute.

3. The method of claim 2 further comprising the step of:

requesting said particular user-provided information from said user via an online template.

4. The method of claim 1 wherein the step of recording said lead attributes in a database, in response to determining if said particular user-provided information contains beneficial lead attributes based on said set of

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predetermined lead criteria, further comprises the step of:

flagging said lead attributes as nonbeneficial lead attributes if it is determined that said particular user-provided information does not contain immediately beneficial lead attributes; and

recording said nonbeneficial lead attributes in said database, in response to determining that said particular user-provided information does not contain immediately beneficial lead attributes based on said set of predetermined lead criteria.

5. The method of claim 4 further comprising the steps of:

establishing a verification database containing user verification data;

analyzing said user-provided information in association with verification data contained in said verification database to determine if said user-provided information is composed of valid information; and

thereafter determining if said particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria, if it is determined that said user-provided information is composed of valid information, based on said verification data contained in said verification database.

6. The method of claim 3 wherein the step of requesting said particular user-provided information from said user via an online template, further comprises the step of

requesting said particular user-provided information from said user via an online template comprising an online application displayed within at least one

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page within said Web-based portal.

7. The method of claim 5 wherein the step of thereafter determining if said particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria, if it is determined that said user-provided information is composed of valid information, based on said verification data contained in said verification database, further comprises the step of:

thereafter automatically determining if said particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria, if it is determined that said user-provided information is composed of valid information, based on said verification data contained in said verification database.

8. The method of claim 5 wherein the step of thereafter determining if said particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria, if it is determined that said user-provided information is composed of valid information, based on said verification data contained in said verification database, further comprises the step of:

thereafter manually determining if said particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria, if it is determined that said user-provided information is composed of valid information, based on said verification data contained in said verification database.

9. A system in a remote computer network for interactively generating leads via a Web-based portal, wherein said remote computer network has at least one client connectable to one or more servers, said system comprising:

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determining module for determining if particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria;

recording module for recording said lead attributes in a database, in response to determining if said particular user-provided information contains beneficial lead attributes based on said set of predetermined lead criteria; and

evaluation module for periodically reevaluating said lead attributes to determine if said lead attributes can evolve into beneficial leads based on a set of updated lead criteria, if it was previously determined that said particular user-provided information did not contain beneficial lead attributes.

10. The system of claim 9 further comprising:

generating module for generating a lead in response to identifying a beneficial lead attribute.

11. The system of claim 10 further comprising:

requesting module for requesting said particular user-provided information from said user via an online template.

12. The system of claim 9 wherein said recording module further comprises:

flagging module for flagging said lead attributes as nonbeneficial lead attributes if it is determined that said particular user-provided information does not contain immediately beneficial lead attributes; and

subrecording module for recording said nonbeneficial lead attributes in said database, in response to determining that said particular user-provided

information does not contain immediately beneficial lead attributes based on said set of predetermined lead criteria.

13. The system of claim 12 further comprising:

establishment module for establishing a verification database containing user verification data; and

analyzing module for analyzing said user-provided information in association with verification data contained in said verification database to determine if said user-provided information is composed of valid information.

14. The system of claim 11 wherein said online template comprises an online application displayed within at least one page of said Web-based portal.

15. The system of claim 9 wherein said determining module further comprises:

determining module for automatically determining if said particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria, if it is determined that said user-provided information is composed of valid information, based on said verification data contained in said verification database.

16. The system of claim 9 wherein said determining module further comprises:

determining module for manually determining if said particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria, if it is determined that said user-provided information is composed of valid information, based on said verification data contained in said verification database.

17. A program product residing in computer memory in a remote computer network for interactively generating leads via a Web-based portal, wherein said remote computer network has at least one client connectable to one or more servers, said program product comprising:

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instruction module residing in a computer for determining if particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria;

10 instruction module residing in a computer for recording said lead attributes in a database, in response to determining if said particular user-provided information contains beneficial lead attributes based on said set of predetermined lead criteria; and

15 instruction module residing in a computer for periodically reevaluating said lead attributes to determine if said lead attributes can evolve into beneficial leads based on a set of updated lead criteria, if it was previously determined that said particular user-provided information did not contain beneficial lead attributes.

20 18. The program product of claim 17 further comprising:

instruction module residing in a computer for generating a lead in response to identifying a beneficial lead attribute.

25 19. The program product of claim 17 wherein said instruction module residing in a computer for recording said lead attributes in a database, in response to determining if said particular user-provided information contains beneficial lead attributes based on said set of predetermined lead criteria, further comprises:

30 instruction module residing in a computer for requesting said particular

user-provided information from said user via an online template.

20. The program product of claim 19 wherein said recording module residing in a computer further comprises:

instruction module residing in a computer for flagging said lead attributes as nonbeneficial lead attributes if it is determined that said particular user-provided information does not contain immediately beneficial lead attributes; and

instruction module residing in a computer for recording said nonbeneficial lead attributes in said database, in response to determining that said particular user-provided information does not contain immediately beneficial lead attributes based on said set of predetermined lead criteria.

21. The program product of claim 20 further comprising:

instruction module residing in a computer for establishing a verification database containing user verification data; and

instruction module residing in a computer for analyzing said user-provided information in association with verification data contained in said verification database to determine if said user-provided information is composed of valid information.

22. The program product of claim 19 wherein said online template comprises an online application displayed within at least one page of said Web-based portal.

23. The program product of claim 17 wherein said instruction module residing in a computer for determining if particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria, further

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comprises:

instruction module residing in a computer for automatically determining if said particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria, if it is determined that said user-provided information is composed of valid information, based on said verification data contained in said verification database.

24. The program product of claim 17 wherein said instruction module residing in a computer for determining if particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria, further comprises:

instruction module residing in a computer for manually determining if said particular user-provided information contains beneficial lead attributes based on a set of predetermined lead criteria, if it is determined that said user-provided information is composed of valid information, based on said verification data contained in said verification database.

25. The program product of claim 17 wherein each of said instruction module further comprises signal bearing media.

26. The program product of claim 25 wherein said signal bearing media further comprises transmission media.

27. The program product of claim 25 wherein said signal bearing media further comprises recordable media.